

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,596 ART UNIT: 3692
FILING DATE: August 28, 2003 EXAMINER: Dass, Harish T.
TITLE: Computer Implemented Automated Credit Application Analysis and Decision Routing System

Mail Stop – RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

In response to the Office Action mailed on July 25, 2008, the Applicants respectfully submit this Response:

Remarks begin on page 2 of this paper; and

Conclusion begins on page 3 of this paper.

This Response is accompanied by a request for a three-month extension of the date for reply to January 25, 2009, along with a request for continued examination. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.